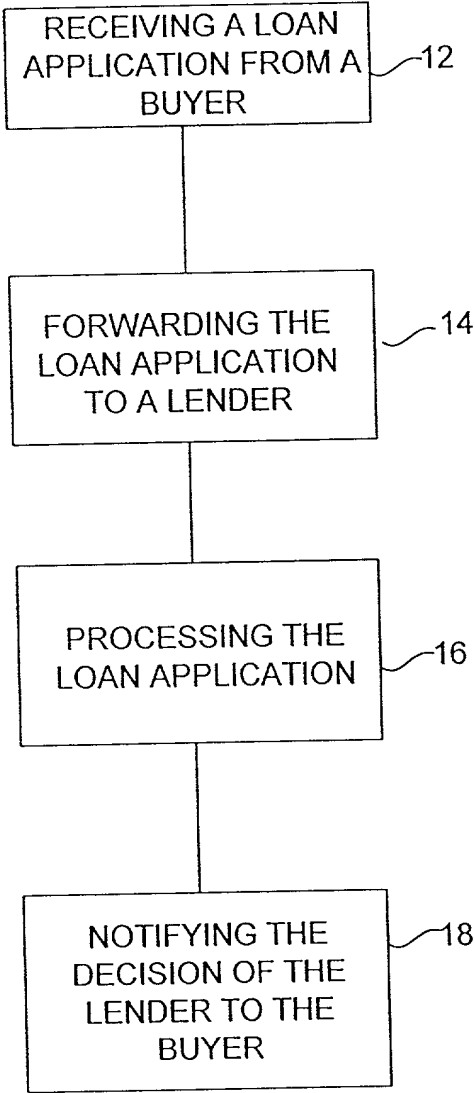


FIG. 1



10

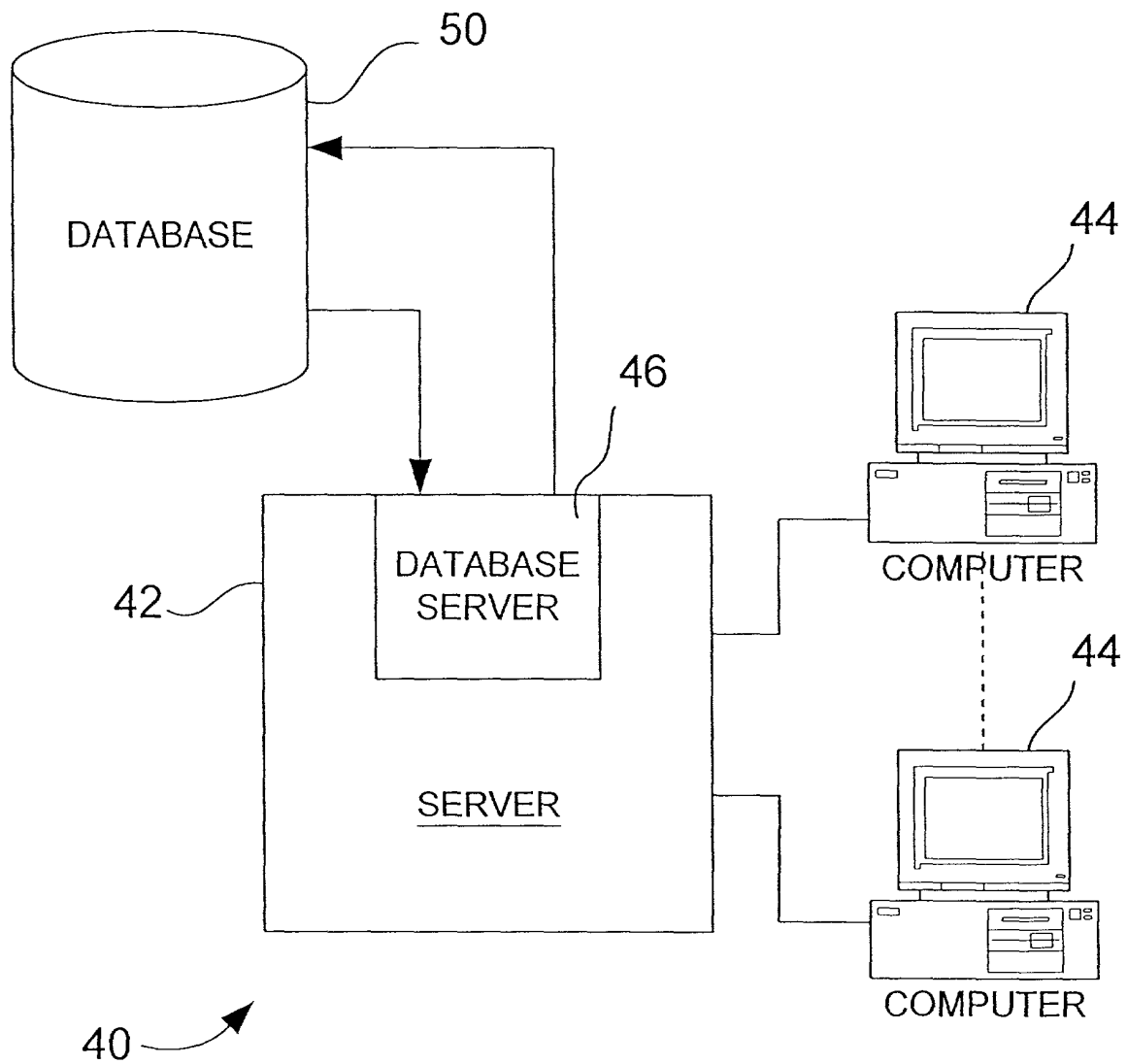
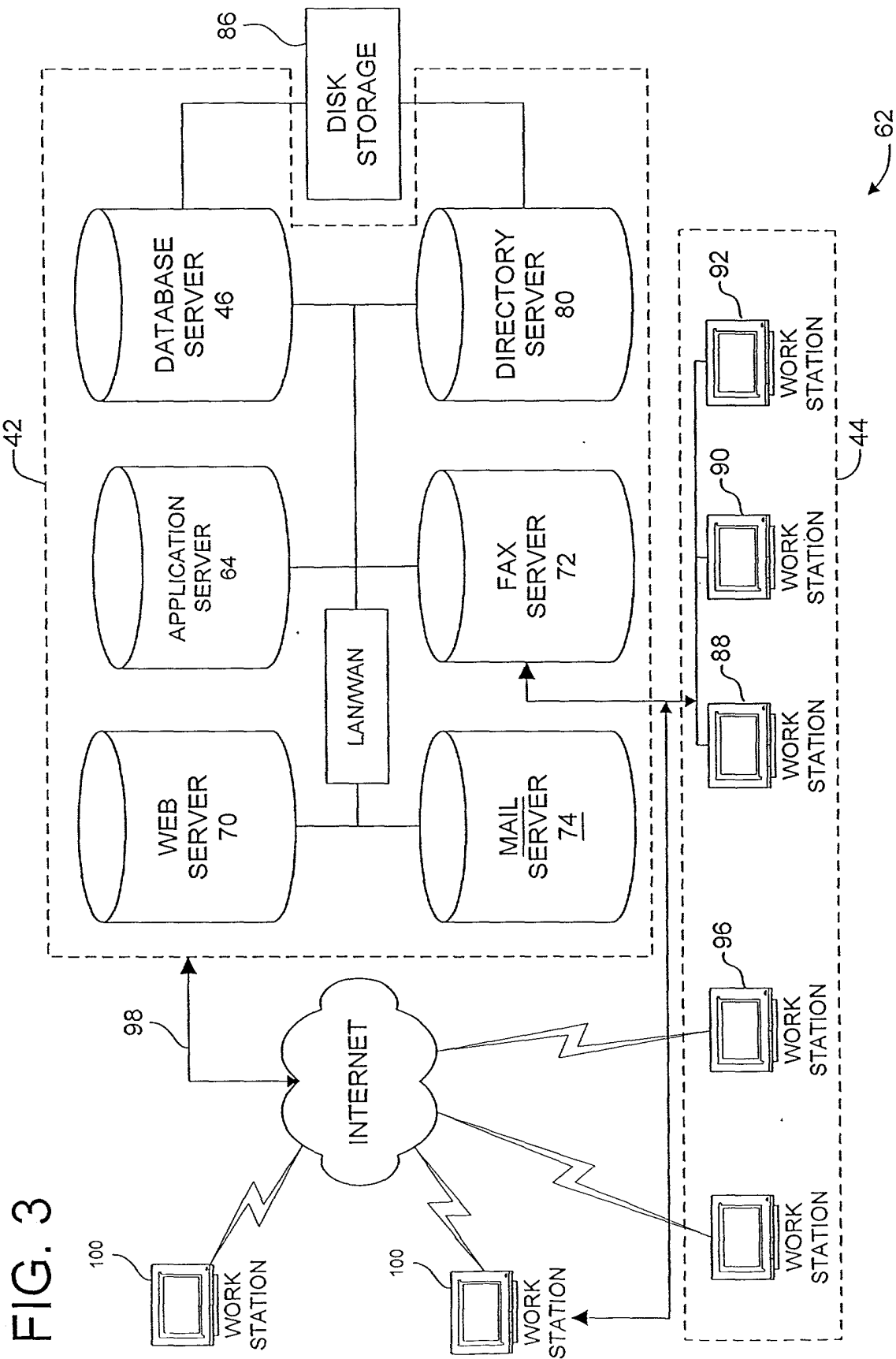


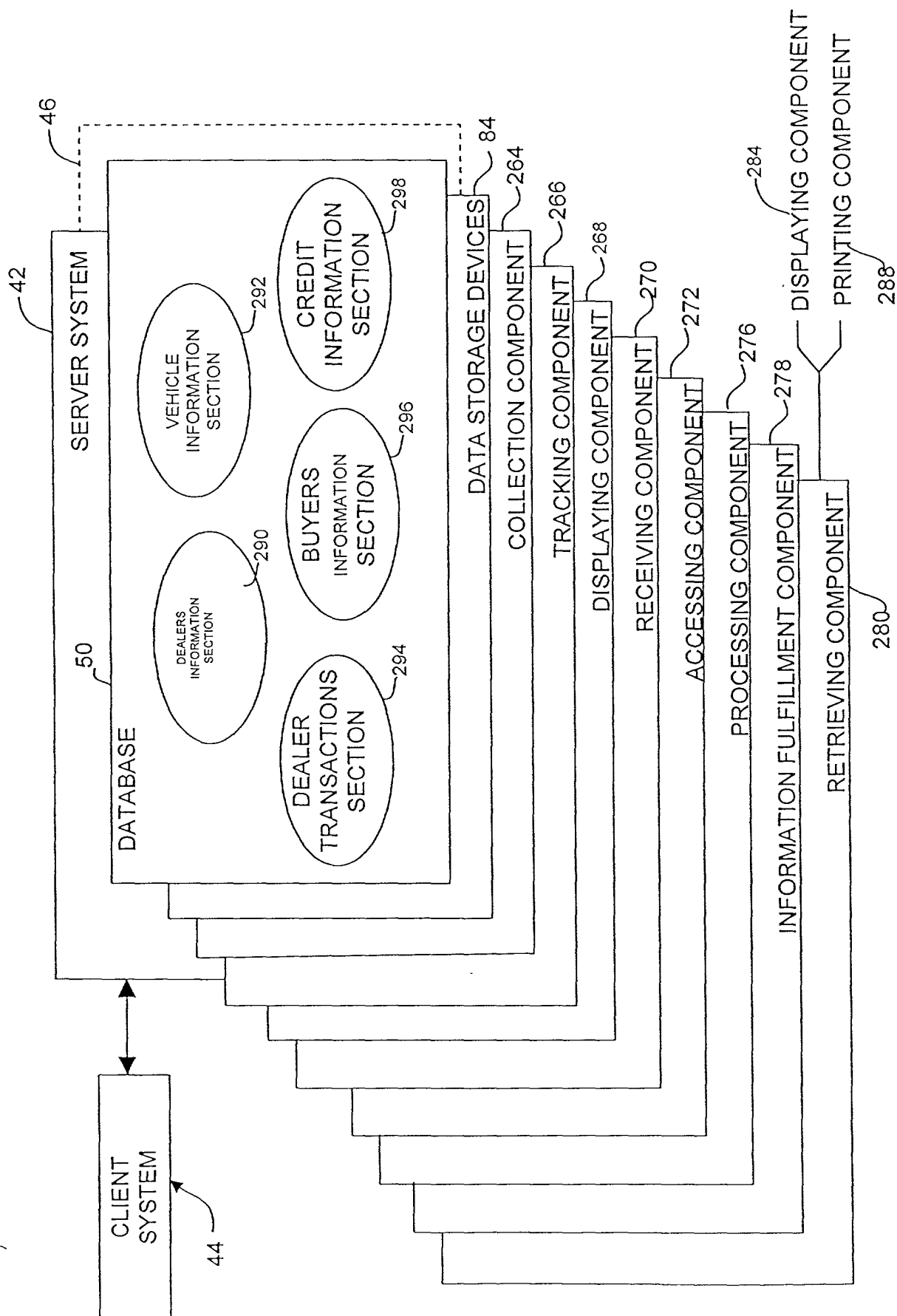
FIG. 2



206070 " 9/29/2007

FIG. 4

200



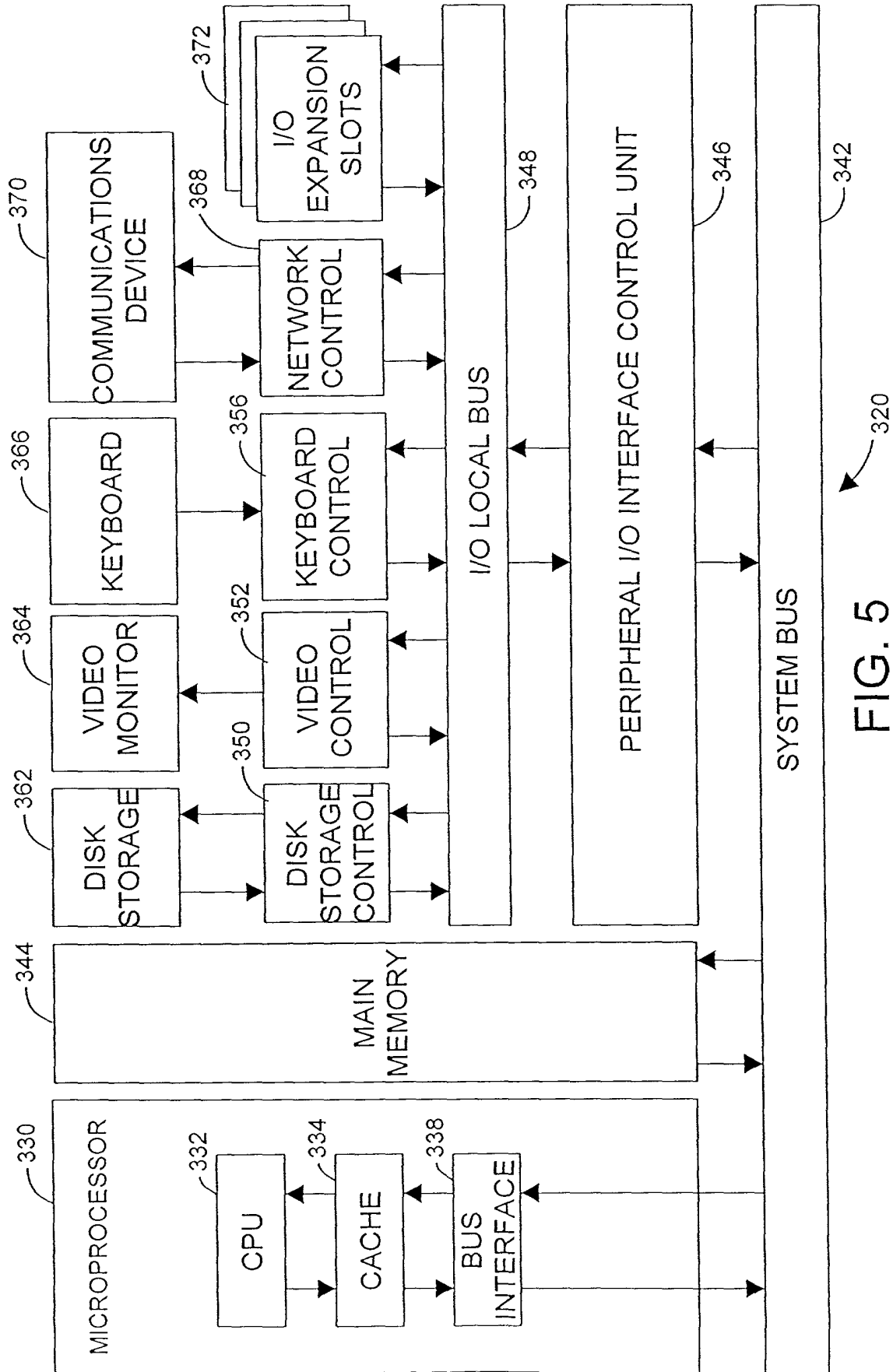
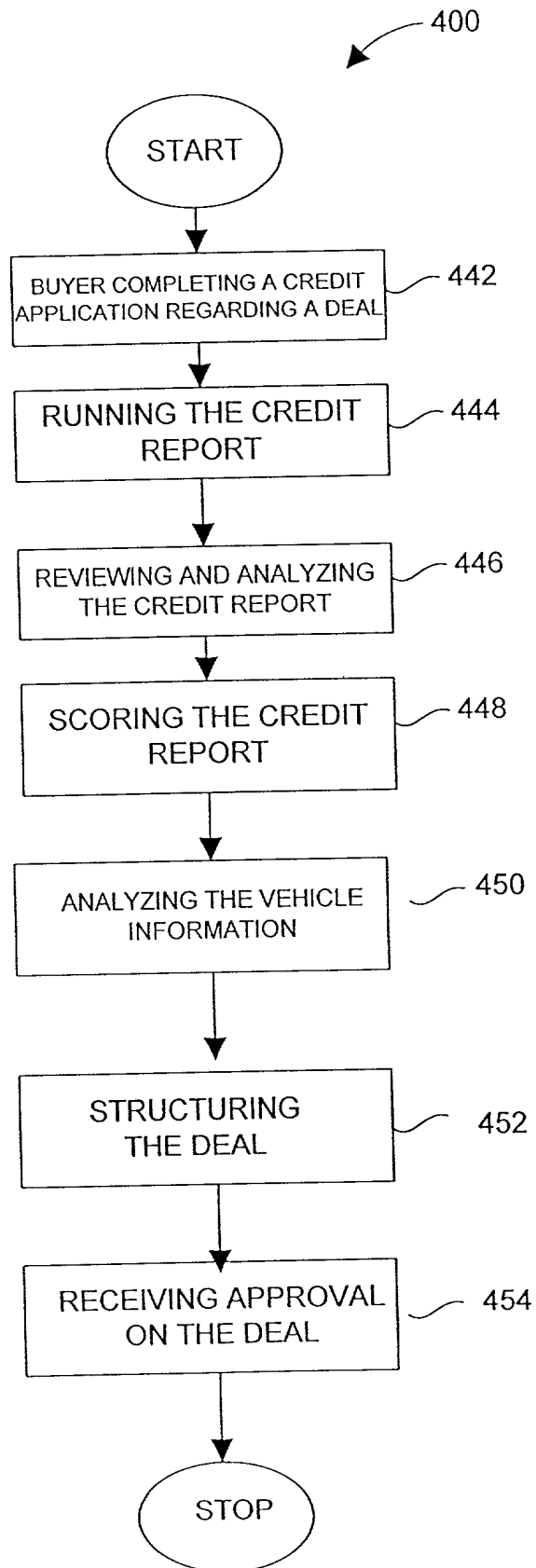


FIG. 6



Financial Buy Program v3.0.9.7		Financial	
08/09/2001 01:44 P	California, Exp:05.23.2001	4751 Wilshire Suite 115 Los Angeles CA 90010 Phone: Fax:	
Email: westlake@nowcom.com			
Customer Name:	Natu J. Patel		

Deal Structure		Vehicle Information		Credit Information	
Price	\$6990.00	Model Year	1992	# Years Credit Bureau	4.7
Doc Fee	\$45.00	Blue Book	\$4950.00	# Good Credit Items	2
+ Smog	\$58.25	Mileage	117545	\$ High Good Credit	\$500.00
+ Sales Tax	\$584.51	Class	1	# Derog Credit Items	3
+ Service Contract	\$0.00	Cost	\$4600.00	\$ High Derog Credit	\$900.00
+ License	\$15.00	FR Gross	\$2390.00	# of Repo/Auto Loss	0
= Total	\$7692.76	Warranty Cost	\$0.00	Prev Bankruptcy	NO
- Trade Allowance	\$0.00	Vehicle Info		Cust Owns Home	NO
+ Trade Payoff	\$0.00	Toyota Corolla		Residence Stability #	1.4
- Down	\$1800.00				
+ Insurance	\$738.00				
= Amount Financed	\$6630.76				
+ Finance Charges	\$2055.44				
Loan Date	8/9/01				
Date to 1st Payment	9/8/01				
31 Payments of	\$280.20				
Max Ok To Finance	\$7173.00				

Notes
486

Deal Approval	
Structure OK	YES
Amt Fin OK	YES

\*\* Approval based on verification of above information and receipt of required Stips

FIGURE-7 480

Sheet 8 of 23  
FIGURE-8

↓  
494

## Westlake Financial Services Dealer Contract Checklist

Dealer \_\_\_\_\_

Today's Date \_\_\_\_\_

Customer \_\_\_\_\_

Contract Date \_\_\_\_\_

First Pmt Due \_\_\_\_\_  
(send if due within 10 days)

### From Dealer:

1. \_\_\_\_\_ Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. \_\_\_\_\_ Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. \_\_\_\_\_ Book sheet
4. \_\_\_\_\_ WESTLAKE Guarantee of Title
5. \_\_\_\_\_ Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only--NO DEALER-PROCURED OR ASSISTED BINDERS!)
6. \_\_\_\_\_ Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. \_\_\_\_\_ Copy of Service Contract (if Applicable)
8. \_\_\_\_\_ Copy of Credit Bureau Report
9. \_\_\_\_\_ Copy of Westlake Buy Program (Showing "YES" / "YES")
10. \_\_\_\_\_ Copy of Cosigner Agreement (if Applicable)
11. \_\_\_\_\_ Copy of Spanish Translation Contract (if Applicable)
12. \_\_\_\_\_ Copy of Report of Sale (ROS)
13. \_\_\_\_\_ Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. \_\_\_\_\_ Copy of Smog-Pass Printout
15. \_\_\_\_\_ Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. \_\_\_\_\_ Copy of dealership cash receipt for down payment (signed by customer and dealer)



FIGURE-9

496

## Westlake Financial Services Dealer Contract Checklist

Dealer \_\_\_\_\_

Today's Date \_\_\_\_\_

Customer \_\_\_\_\_

Contract Date \_\_\_\_\_

### From Customer:

#### 1. \_\_\_\_\_ PROOF OF INCOME

##### Salaried Employees:

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

##### Self-Employed:

Last 3 months Bank Statements

#### 2. \_\_\_\_\_ PROOF OF HOUSING

##### Renter:

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

##### Owner:

Copy of most recent mortgage statement.

#### 3. \_\_\_\_\_ PROOF OF RESIDENCE

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

#### 4. \_\_\_\_\_ PHONE BILL

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

#### 5. \_\_\_\_\_ WESTLAKE REFERENCE SHEET

10 references in total, 4 direct family, 6 other.

#### 6. \_\_\_\_\_ DRIVER'S LICENSE

Must be current and valid in state issued. NO International/Foreign Licenses.

#### 7. \_\_\_\_\_ PROOF OF SOCIAL SECURITY NUMBER

Copy of Social Security Card or Printed Document showing SSN.

Sheet 10 of 23  
FIGURE - 10

498

## Westlake Financial Services Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

Applicant Name \_\_\_\_\_

1. FATHER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

2. MOTHER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

3. OTHER GARAGING ADDRESS  
(If different from address on credit  
application)

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

4. CONTACT INFO

Pager # \_\_\_\_\_

Cell # \_\_\_\_\_

Voice Mail \_\_\_\_\_

E-Mail \_\_\_\_\_

5. BROTHER/SISTER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

6. BROTHER/SISTER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

7. OTHER RELATIVE

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

8. OTHER RELATIVE

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

206070 3734007

FIGURE - 11

500

## Westlake Financial Services Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

9. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

10. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

11. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

12. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

13. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

14. LANDLORD

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

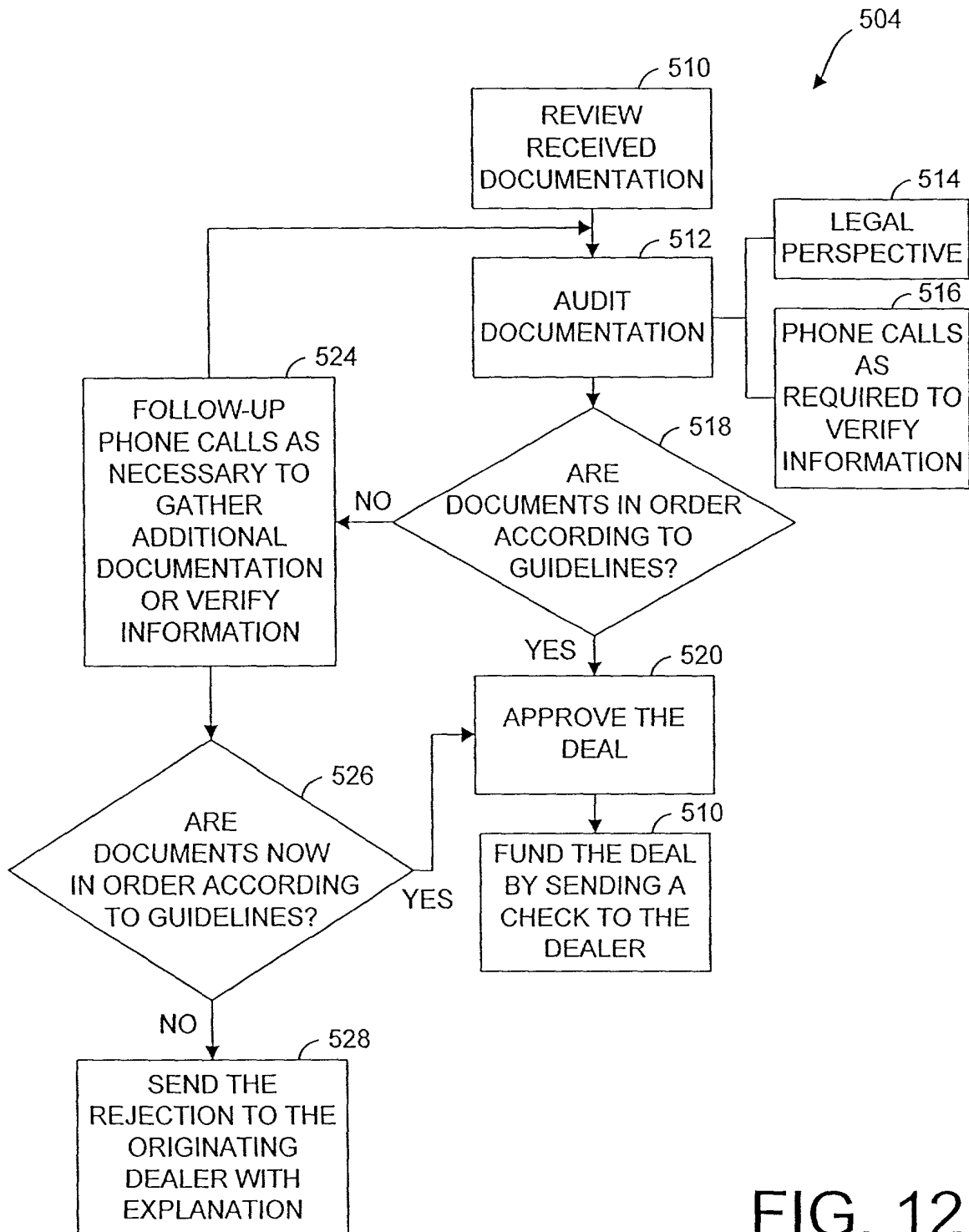
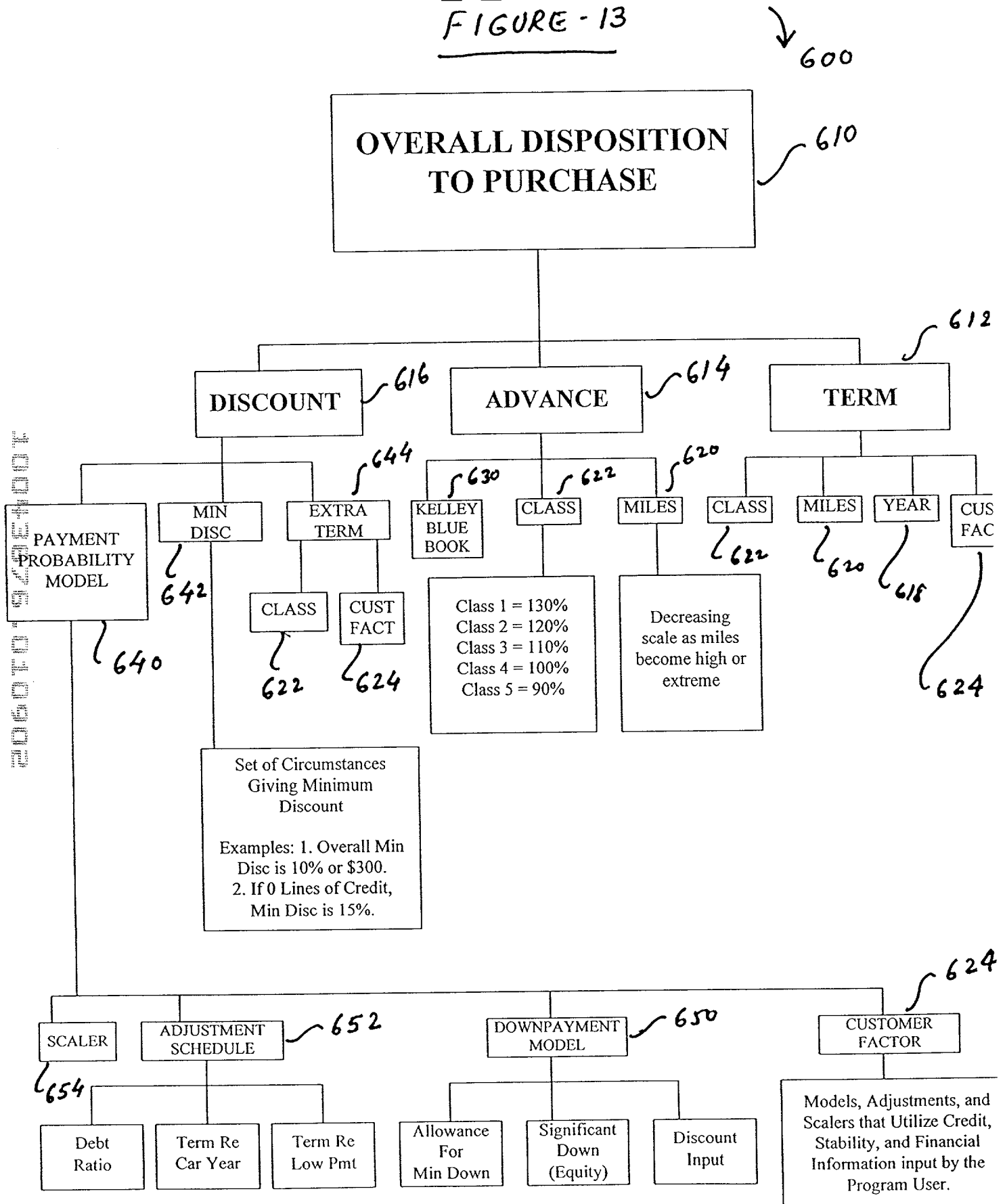


FIGURE - 13



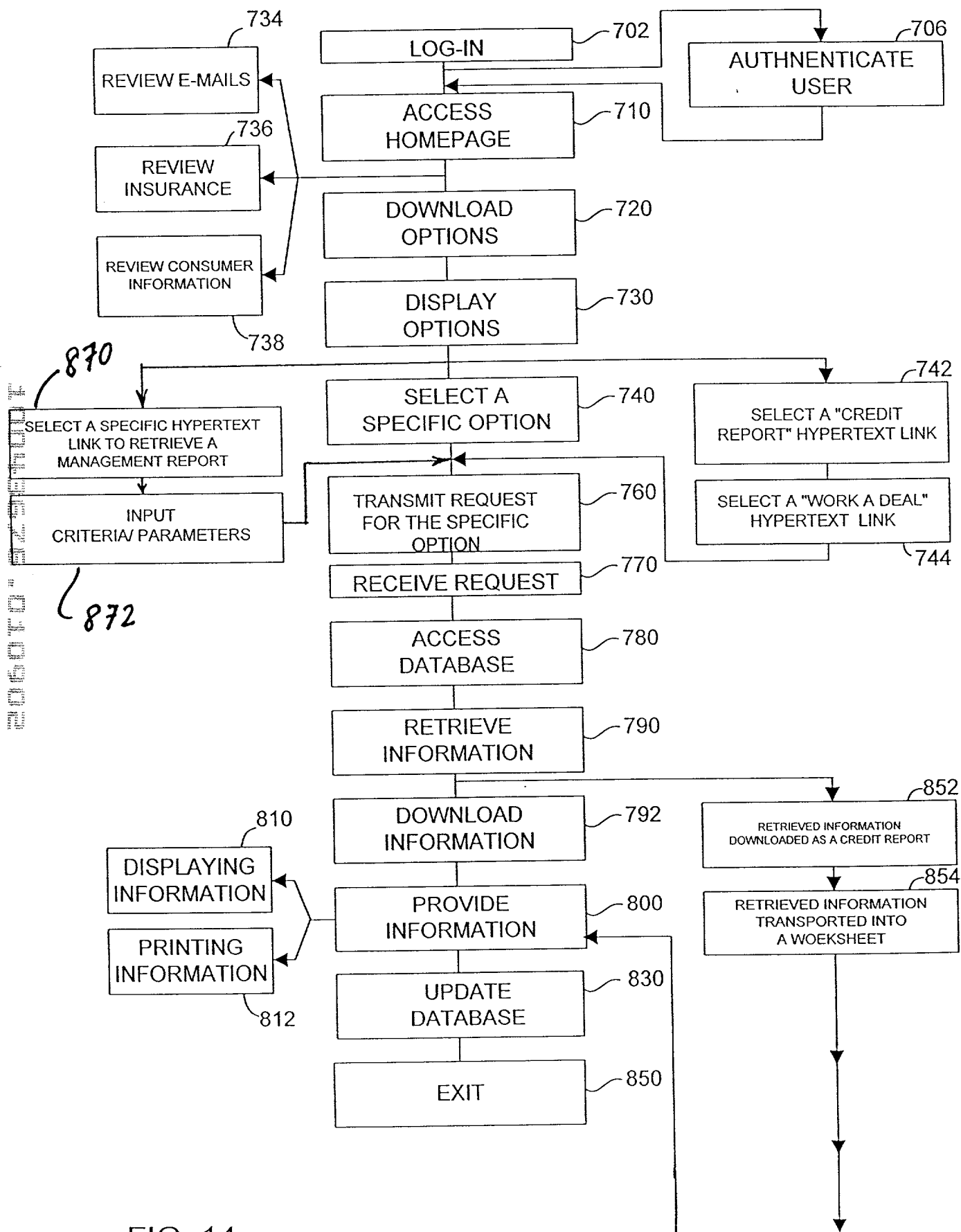


FIG. 14

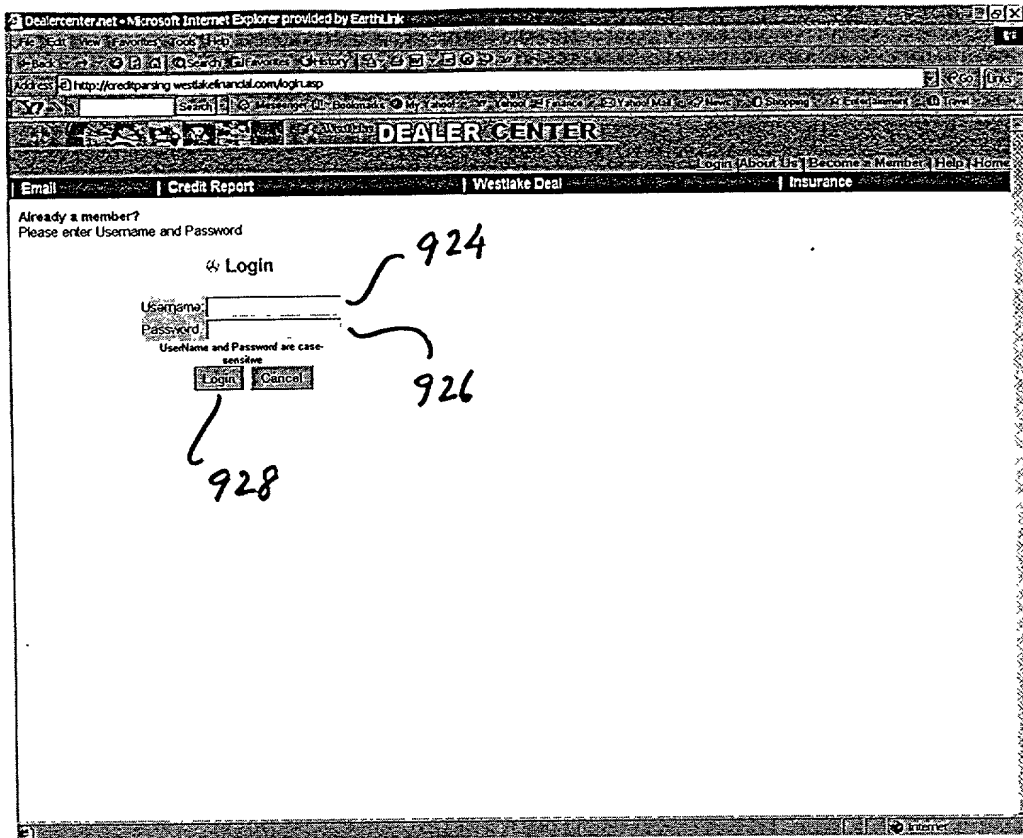


FIGURE - 15

900

20060109 0949400F

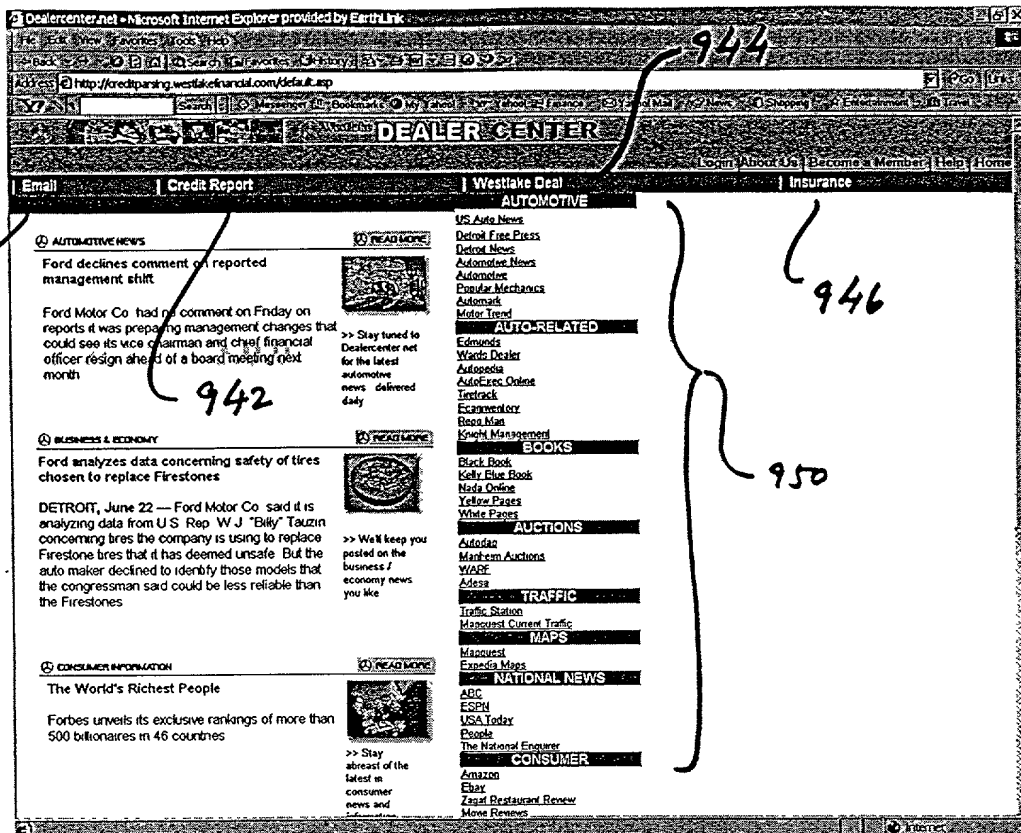


FIGURE 16



Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

Address: http://creditreporting.westlakefinancial.com/bp/amendex.asp?bureau=XP&BLst=1&link=&bpfile=TX18&outName=EDOE\_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Run BP Print Report 1004

1002 ✓ PAGE 1 PTTY

SS: Financial  
YOB: RPTD: 03/01 TO 04/01 I

RPTD: 3-01 TO 4-01 U  
LAST SUB: 1218044

----- SCORE SUMMARY -----  
EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE.

----- INQUIRIES -----

Capital ONE	04-11-01	1218044	BC
American Express	04-06-01	7400060	NZ
Westlake Financial SVC	03-20-01	3521779	FP
Assoc National Bank CC	03-05-01	3270173	BC

END -- EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
7400060	American Express	BYMAILONLY	4315 S 2700 W	Salt Lake C	UT	84184
3270173	Assoc National Ba	BYMAILONLY	P O BOX 15687	Wilmington	DE	19886
1218044	Capital ONE	BYMAILONLY	PO BOX 26625	Richmond	VA	23261
3521779	Westlake Financia	323.692.8800	4751 Wilshire Blvd	Los Angeles	CA	90010

END -- EXPERIAN DIRECT CHECK

Run BP Print Report

FIGURE - 17

1000

206070" 929E400F

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

http://creditparing.westlakefinancial.com/ExceptionAgent.aspx?File=TXIS&CustomerName=EDDIE\_CLAIRE&reportNumber=2053785&dealNumber=11514

**DEALER CENTER**

Logout About Us Become a Member Help Home

Email Credit Report Westlake Deal Insurance Admin

Customer Name: Deal #: 11514

Dealer Input Customer Information

# Yes on Present Job: 1.7 PH/MD/Chlong Yes ☒

Gross Monthly Income: 1800 \$ Spec/Prior Co-X: No ☒

Rent/Mortgage: 0 \$ Other Co-X: No ☒

Auto Parsed Information

# Years Credit:	0 Residence Stability:	0 42
# Good Credit Items:	0 Cust Owns Home:	No
High good Credit:	0 Other Monthly Debt:	0
# Recent Credit Items:	0 Family Support Debt:	0
High Verrog Credit:	0 # of Repay/Auto Loan:	0
	Prev Bankruptcy:	No

Next >

1022

1024

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1038

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FIGURE - 18

↑  
1020

20060709 92964001

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

http://creditparsing.westlakefinancial.com/tpclasses/ca\_bpdealstruc.asp?resagent=18&custName=EDDIE\_CLAURE&reportNo=205378

**DEALER CENTER**

Logout About Us Become a Member Help Home

Email Credit Report Westlake Deal Insurance Admin

Customer Name: Deal #: 11514

Price:	\$6995	DOC:	\$10	Model Year:	1992
License:	\$23	Smog:	\$28.25	Blue Book:	\$4950
Warranty:	\$0	State Tax:	\$0	Mileage:	\$1175.45
Wor Cost:	\$0	Loan Date:	8/4/2001	Cost:	\$4600
Insurance:	\$0	Date to 1st Pay:	8/2/2001	Class:	1
Trade Allowance:	\$0	Front Gross:	\$2,395.00		
Trade Payoff:	\$0	Finance Charge:	\$1,999.25		
Cash Down:	\$1000	Amount Financed:	\$6,661.25		
Payments:	30	MAX OK TO FIN:	\$6,435.00		
Cost Factor:	0.93	Westlake Discount	1600	Structure OK	YES
Dealer Gross:	\$625.00	Acquisition Fee	\$100.00	Amount Financed OK	NO
Net Check to Dealer	\$4,675.00	APR	21.41%		

Amount financed in excess of max allowed by: \$ 227  
You need to put down 227 dollars more.

Compute Save Deal Show Deal

FIGURE - 19

206070-929400F

1104

1106

1108

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1114

1116

1118

1120

1092

1096

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1098

1090

FIGURE - 20

1090

Customer Information		Deal # 11514		Customer Vehicle Information	
Price:	\$6885	DOC:	\$110	Model Year:	1992
License:	\$23	Smog:	\$28.25	Blue Book:	\$4950
Warranty:	\$0	State Tax:	\$0	Mileage:	11756
War Cost:	\$0	Loan Date:	4/4/2001	Cost:	\$4600
Insurance:	\$0.00	Date to 1st Pay:	4/4/2001	Class:	1
Trade Allowance:	\$0	Feet Gross:	\$2,265.00		
Trade Payoff:	\$0	Finance Charge:	\$1,528.75		
Cash Down:	\$1,900	Amount Financed:	\$6,428.25		
Payment:	\$30	MAX OK TO FIN:	\$6,435.00		
Cost Factor:	0.96	Westlake Discount:	1585 Structure OK		
Dealer Gross:	\$600.00	Acquisition Fee:	\$100.00		
Net Check to Dealer:	\$4,744.25	APR:	21.41%		

It's a deal!

Compute Deal

Show Deal

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

Address: http://crediparing.westlakefinancial.com/epclasses/ca\_hpdealstruc.asp?reportNo=205378&custName=EDOE\_CLAURELmsagent=1

## DEALER CENTER

Logout | About Us | Become a Member | Help | Home

[Email](#) | [Credit Report](#) | [Westlake Deal](#) | [Insurance](#) | [Admin](#)

Customer Name		Deal #: 11514		Customer Vehicle Information	
Price:	\$6885	DOC:	\$110	Model Year:	1992
License:	\$23	Smog:	\$28.25	Blue Book:	\$4950
Warranty:	\$0	State Tax:	\$20	Mileage:	\$1175
War Cost:	\$0	Loan Date:	6/4/2001	Cost:	\$4600
Insurance:	\$0.00	Date to 1st Pay:	6/2/2001	Clean:	YES
Trade Allowance:	\$0	Front Gross:	\$2,205.00		
Trade Payoff:	\$0	Finance Charge:	\$1,735.82		
Cash Down:	\$1900	Amount Financed:	\$6,429.25		
Payments:	27	\$302.41 MAX OK TO FIN:	\$6,435.00		
Cost Factor:	0.37	Westlake Discount:	1536	Structure OK:	YES
Dealer Gross:	\$500.00	Acquisition Fee:	\$100.00	Amount Financed OK:	YES
Net Check to Dealer:	\$4,794.25	APR:	21.15%		

It's a deal

[Computer](#) | [Save Deal](#) | [Show Deal](#)

1152

FIGURE 21

↑  
1150

205070 "9/9/98/001"

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

http://credparing.westlakefinancial.com/tpst/SavedProfile.asp?rk=

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

1174

1172

1176

Saved Deal

SEARCH CRITERIA

Date: 7/28/2001 To: 8/4/2001 Last Name: SSN # Query

click on the numbers to navigate through pages ..

1

LOCAL #	REPORT #	SOCIAL SECURITY #	CUSTOMER NAME	VIEW REPORT
10759	204768	558-XX-4329	NICK NIMMER	

FIGURE - 22

↑  
1170

206070" 9/29/2001

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Deal Sheet

CUSTOMER NAME **NICK NIMM** DEAL # **10739**

DEAL STRUCTURE

Price	\$6,750.00	Doc Fee	\$10.00
License Fee	\$23.00	Smog Fee	\$20.00
Warranty	\$0.00	Warranty Cost	\$0.00
Tax Rate	20.00	Sales Tax	\$1,356.00
Loan Date	7/30/2001	Date to First Pay	8/29/2001
Trade Payoff	\$0.00	Trade Allowance	\$0.00
Cash Down	\$1,800.00	Insurance	\$0.00
Term	30	Premium	\$0.00
Front Gross	\$2,150.00	Payment	\$275.91
Amount Financed	\$6,367.25	Finance Charge	\$1,910.05
		Max. Amt to Fin	\$6,435.00

CREDIT INFORMATION

Years Credit	5	# Years on Present Job	17
Bureau		Gross Monthly Income	\$1,800.00
# Good Credit Items	7	Rent/Mortgage	\$0.00
\$ High Good Credit	\$66,950.00	Family Support	\$0.00
# Derog Credit Items	8	Debt	
\$ High Derog Credit	\$71,141.00	Other Monthly Debt	\$175.00
# of Repo/Auto Loss	1	Prv/Ult Chrg in Name	YES
Prev Bankruptcy	NO	Cust Owns Home	NO
# Residence Stability	05		

VEHICLE INFO

Year	1992	Book	\$4950
Miles	117545	Class	1
Cost	\$4,600.00		

RESULT

Customer Factor	1.74	Westlake Discount	\$1,130.00
APR	21.41%	Dealer Gross	\$920.00
Acquisition Fee	\$100.00	Structure Ok	YES
Net Check To Dealer	\$5,137.25	Amt Fin Ok	YES

1206 {  
1208 {  
1210 {  
1212 {

1204  
1202

FIGURE-23